

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF RHODE ISLAND

Form D to Appendix IX

----- X
In re: Janet Peters :
:
:
:
Debtor(s) :
----- X

BK No. 22-10469
Chapter 13

PROPOSED LOAN MODIFICATION AGREEMENT

Now comes the debtor(s), Janet Peters and Creditor, Shellpoint
in the above-reference matter and propose a loan modification agreement regarding the
debtor's property located at: 98 Perry St, Central Falls, RI, as follows:

Current Terms		Proposed Modified Terms	
Current UPB	\$ <u>122,533.25</u>	Modified UPB	\$ <u>279,674.70</u>
Current Maturity Date	\$ <u>1.1.37</u>	Modified Mortgage Term	\$ <u>21.63</u>
Current Interest Rate	\$ <u>8.250%</u>	Interest Rate	\$ <u>3.5%</u>
Current Payment Due Date	\$ <u>1st</u>	Post Modification Due Date	\$ <u>2.1.23</u>
Current P & I	\$ <u>1304.35</u>	Post Modification P & I	\$ <u>1083.43</u>
Current Payment Amount	\$ <u>2,467.91</u>	Estimated Modified Payment Amount	\$ <u>1,861.36</u>
Amount Capitalizing	\$	Contribution Required	\$

Signature of Debtor/Attorney

/s/ Robert Jacquand
Date: 3.22.23

Signature of Creditor/Attorney

/s/ Lynda Laing
Date: 3.22.23